

In re:  
John E Callahan, Jr.  
Jennifer Elizabeth Callahan  
Debtors

Case No. 16-12075-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 05, 2021

User: admin  
Form ID: 167

Page 1 of 2  
Total Noticed: 8

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ John E Callahan, Jr., Jennifer Elizabeth Callahan, 5036 Smithfield Road, Drexel Hill, PA 19026-4521
cr	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
cr	+ Embrace Home Loans, Inc., Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	+ Freedom Mortgage Corporation, Brock and Scott, PLLC, 302 Fellowship Road, Suite 130, Mt. Laurel, NJ 08054, UNITED STATES 08054-1218
cr	+ RoundPoint Mortgage Servicing Corporation, 1581 Main Street, Suite 200, Warrington, PA 18976-3403

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: resurgentbknofications@resurgent.com	Feb 06 2021 04:46:44	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
cr	Email/PDF: gecsed@recoverycorp.com	Feb 06 2021 04:36:45	Synchrony Bank, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2021 at the address(es) listed

District/off: 0313-2

User: admin

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Date Rcvd: Feb 05, 2021

Form ID: 167

Total Noticed: 8

**below:**

<b>Name</b>	<b>Email Address</b>
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
CHRISTIAN A. DICICCO	on behalf of Debtor John E Callahan Jr. cdicicco@myphillybankruptcylawyer.com, christianadicicco@gmail.com;r57075@notify.bestcase.com
CHRISTIAN A. DICICCO	on behalf of Joint Debtor Jennifer Elizabeth Callahan cdicicco@myphillybankruptcylawyer.com christianadicicco@gmail.com;r57075@notify.bestcase.com
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor Embrace Home Loans Inc. cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor RoundPoint Mortgage Servicing Corporation cmcmonagle@sterneisenberg.com bkecf@sterneisenberg.com
KEVIN G. MCDONALD	on behalf of Creditor RoundPoint Mortgage Servicing Corporation bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor RoundPoint Mortgage Servicing Corporation bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com
WILLIAM EDWARD MILLER	on behalf of Creditor Embrace Home Loans Inc. wmiller@friedmanvartolo.com, wedwardmiller@gmail.com
TOTAL: 10	

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: John E Callahan, Jr. and  
Jennifer Elizabeth Callahan

Debtor(s)

Case No: 16-12075-elf

Chapter: 13

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**NOTICE OF HEARING**

To the debtor, the debtor's counsel, and any party in interest:

NOTICE is hereby given that a hearing will be held before the Honorable  
Eric L. Frank , United States Bankruptcy Judge to consider:

Certification of Default Filed by ANDREW L. SPIVACK on  
behalf of Freedom Mortgage Corporation (related  
document(s)[37], [34], [36])

on: 2/16/21

at: 09:30 AM

in: Courtroom #1, 900 Market Street, Philadelphia, PA  
19107

Date: 2/5/21

For The Court

Timothy B. McGrath  
Clerk of Court